

Information to identify the case:					
Debtor 1	John F. Schmitt			Social Security number or ITIN	xxx-xx-3430
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 12-25431-JAD					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John F. Schmitt

6/5/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John F. Schmitt
 Debtor

Case No. 12-25431-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jun 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2018.

db +John F. Schmitt, 3029 Brentwood Avenue, Pittsburgh, PA 15227-2816
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +PNC Mortgage, a division of PNC Bank, N.A., 3232 Newmark Drive, Miamiburg, OH 45342-5421
 13504407 +Associates in Endocrinology PC, PO Box 3445, Pittsburgh, PA 15230-3445
 13543791 +Borough of Brentwood, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13504408 +C&L Service Corp/Morris-Griffin Corp, 2488 E 81st Street, Suite 700, Tulsa, OK 74137-4267
 13504410 +Capital One Bank, Allied Interstate, 3000 Corporate Exchange Drive,
 Columbus, OH 43231-7689
 13504409 +Capital One Bank, Northland Group Inc., P.O. Box 390846, Edina, MN 55439-0846
 13565837 CitiFinancial, Inc, P.O. Box 6042, Sioux Falls, SD 57117-6042
 13504412 +Citifinancial, 3613 Library Road, Pittsburgh, PA 15234-2269
 13504413 Citifinancial Inc., PO Box 140489, Irving, TX 75014-0489
 13504414 Collection Service Center, 839 5th Avenue, PO Box 560, New Kensington, PA 15068-0560
 13504415 +Convergent Healthcare Recoveries Inc, PO Box 805184, Dept 0102,
 Kansas City, MO 64180-5184
 13504416 +Delatorre Orthotics & Prosthetics Inc., PO Box 644574, Pittsburgh, PA 15264-8574
 13504419 Jefferson Medical Center, Coal Valley Road, P.O. Box 18119, Pittsburgh, PA 15236-0119
 13504420 Jefferson Regional Medical Center, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
 13504421 +Louis P. Vitti, esquire, 916 Fifth Avenue, Pittsburgh, PA 15219-4764
 13504422 +National City Mortgage Company, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 13529843 +P.A.A.C. Transit Division FCU, 219 Ft. Pitt Blvd., Pittsburgh, PA 15222-1559
 13504423 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13560652 +PNC Bank, National Association, et al., c/o Vitti & Vitti & Associates, P.C.,
 215 Fourth Avenue, Pittsburgh, PA 15222-1707
 13701921 +PNC Mortgage, 3232 Newmark Dr., Miamisburg, OH 45342-5433
 13504424 +Port Authority of Allegheny County, Employees Federal Credit Union, 219 Fort Pitt Boulevard,
 Pittsburgh, PA 15222-1558
 13504426 St. Clair Hospital, c/o Collection Service Center Inc., 250 Mt. Lebanon Blvd.,
 PO Box 14931, Pittsburgh, PA 15234-0931
 13504427 UPMC Physician Services, c/o Collection Service Center Inc., 839 5th Avenue, PO Box 560,
 New Kensington, PA 15068-0560
 13504428 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 13504429 +UPMC Southside Hospital, 200 Lothrop Street, Pittsburgh, PA 15213-2582
 13627716 +UPMC-Mercy Southside OUT/PT, c/o Convergent Healthcare Recoveries, PO Box 1289,
 Peoria, IL 61654-1289

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBCINOTICE1@state.pa.us Jun 06 2018 02:13:19 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13504411 +EDI: CITICORP.COM Jun 06 2018 06:08:00 Citibank, P. O. Box 6500,
 Sioux Falls, SD 57117-6500
 13504417 +E-mail/Text: kburkley@bernsteinlaw.com Jun 06 2018 02:13:46 Duquesne Light Company,
 c/o Peter Ashcroft, Esquire, Suite 2200 - Gulf Tower, 707 Grant Street,
 Pittsburgh, PA 15219-1908
 13572798 +E-mail/Text: kburkley@bernsteinlaw.com Jun 06 2018 02:13:46 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13504425 +E-mail/Text: PFS.Analyst@stclair.org Jun 06 2018 02:13:39 St. Clair Hospital,
 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
 13514901 EDI: ECAST.COM Jun 06 2018 06:08:00 eCAST Settlement Corporation, assignee,
 of Capital One Bank (USA), NA, POB 35480, Newark, NJ 07193-5480
 13504418 EDI: ECAST.COM Jun 06 2018 06:08:00 eCast Settlement Corp assignee of, Capital One Bank,
 PO Box 35480, Newark, NJ 07193-5480

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Borough of Brentwood
 cr PNC Bank, National Association
 cr PNC MORTGAGE DIV PNC BANK NA
 cr* +UPMC-Mercy Southside OUT/PT, c/o Convergent Healthcare Recoveries, PO Box 1289,
 Peoria, IL 61654-1289

TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: bsil
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jun 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC MORTGAGE DIV PNC BANK NA bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Brentwood jhunt@grblaw.com,
cnoroski@grblaw.com
Kenneth Steidl on behalf of Debtor John F. Schmitt julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;leslie.
nebel@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-ste
inberg.com
Louis P. Vitti on behalf of Creditor PNC Bank, National Association tiffany@vittilaw.com,
louispvitti@vittilaw.com;Jennifer@vittilaw.com;loismvitti@vittilaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7